

10/07/20
jc8303 U.S. PTO

HED/Recd

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
REQUEST FOR FILING NATIONAL PATENT APPLICATION
Under 35 USC 111(a) and Rule 53(b)

Commissioner of Patents
 Washington, D.C. 20231

PATENT APPLICATION

WITH SIGNED DECLARATION

**NONPROVISIONAL
 NON REISSUE
 NON PCT NAT PHASE**

00909

jc841 U.S. PTO
 09/781310

02/13/01

Sir:

Herewith is the PATENT APPLICATION of
 Inventor(s): BREEDEN, et al.

Title VINTAGE MATURATION ANALYTICS FOR PREDICTING
 BEHAVIOR AND PROJECTING CASH FLOW FOR
 CUSTOMER. . . OR MANAGEMENT CHANGES

Atty. Dkt.: P 272852
 M# _____

Client Ref _____

including:

Date: February 13, 2001

1. Specification: 42 pages (only spec. and claims) Specification in non-English language
3. Declaration Original Facsimile/Copy Abstract 1 page(s); 66 numbered claims
4. Drawings: 6 sheet(s) informal; formal of size: A4 11"
5. See top first page re prior Provisional, National or International application(s). ("X" box only if info is there and do not complete corresponding item 5 or 6). (Prior M# _____ SN _____)
6. **AMEND the specification** please by inserting before the first line: -- This is a Continuation-in-Part
 Divisional Continuation Substitute Application (MPEP 201.09) of:
 6(a) National Appln. No. _____ / filed _____ (M# _____)
 6(b) International Appln. No. _____ filed _____ which designated the U.S., and that International Application was was not published under PCT Article 21(2) in English.--
7. **AMEND the specification** by inserting before the first line: -- This application claims the benefit of U.S. Provisional Application No. 60/ 184,190, filed February 22, 2000 .--
8. Attached is an assignment and cover sheet. Please return the recorded assignment to the undersigned.
9. Prior application is assigned to _____

by Assignment recorded _____ Reel _____ Frame _____

10. FOREIGN priority is claimed under 35 USC 119(a)-(d)/365(b) based on filing in _____

11. (country)

Application No.	Filing Date	Application No.	Filing Date
(1)		(2)	
(3)		(4)	
(5)		(6)	
(7)		(8)	
(9)		<input type="checkbox"/> See 3 rd page for additional priorities	

12. _____ (No.) Certified copy (copies): attached; previously filed (date) _____ in U.S. Application No. _____ / filed on _____
13. Small entity status is not claimed; is claimed (Pre-filing confirmation required)
- 13(a). Attached: _____ (No.) Small Entity Statement(s) (since 9/8/00 small entity statement(s) not essential to make claim)

14. **DOMESTIC/INTERNATIONAL** priority is claimed under 35 USC 119(e)/120/365(c) based on the following provisional, nonprovisional and/or PCT international application(s):

Application No.	Filing Date	Application No.	Filing Date
(1)		(4)	1C8A1 U.S. 10/09/01
(2)		(5)	02/13/01
(3)		(6)	

15. This application is being filed under Rule 53(b)(2) since an inventor is named in the enclosed Declaration who was not named in the prior application.

16. Attached:

17. Preliminary Amendment:

THE FOLLOWING FILING FEE IS BASED ON CLAIMS AS FILED LESS ANY ABOVE CANCELLED

		Large/Small Entity		Fee Code
18. Basic Filing Fee		\$710/\$355	\$355	101/201
19. Total Effective Claims	66	minus 20 = *46	x \$18/\$9 = + 414	103/203
20. Independent Claims	3	minus 3 = *0	x \$80/\$40 = + 0	102/202
*If answer is zero or less, enter "0"				
21. If any proper multiple dependent claim (ignore improper) is present, add (Leave this line blank if this is a reissue application)		+ \$270/\$135	+ 0	104/204
22.		TOTAL FILING FEE ENCLOSED =	\$769	
23. If "non-English" box 2 is X'd, add Rule 17(k) processing fee		+ \$130	+ 0	139
24. If "assignment" box 8 is X'd, add recording fee		+ \$40	+ 40	581
25. <input type="checkbox"/> Attached is a Petition/Fee under Rule No.		+ \$130	+ 0	122
26.		TOTAL FEE ENCLOSED =	\$809	

Our Deposit Account No. 03-3975

Our Order No. 80969

C#

272852

M#



00909

CHARGE STATEMENT: The Commissioner is hereby authorized to charge any fee specifically authorized hereafter, or any missing or insufficient fee(s) filed, or asserted to be filed, or which should have been filed herewith or concerning any paper filed hereafter, and which may be required under Rules 16-18 (missing or insufficient fee only) now or hereafter relative to this application and the resulting Official document under Rule 20, or credit any overpayment, to our Account/Order Nos. shown above for which purpose a duplicate copy of this sheet is attached.

This **CHARGE STATEMENT** does not authorize charge of the issue fee until/unless an issue fee transmittal form is filed.

Pillsbury Winthrop LLP
Intellectual Property Group

By Atty: Stephen C. Glazier

Reg. No. 31361

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NOTE: File in duplicate with 2 post card receipts (PAT-103) & attachments

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**REQUEST AND CERTIFICATION
UNDER
35 U.S.C. 122(b)(2)(B)(i)**

First Named Inventor		BREEDEN, et al.
Title	VINTAGE MATURATION ANALYTICS.... OR MANAGEMENT CHANGES	
Atty Docket Number		80969-272852

PTO/SB/35 (11-00)
02/13/01
1641 09 781310

I hereby certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

17 Feb 01
Date



Signature

Stephen C. Glazier

Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**